

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph C. Hawkins
Debtor

Case No. 15-00964-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: KADavis
Form ID: 3180W

Page 1 of 2
Total Noticed: 27

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db +Joseph C. Hawkins, 11630 Blue Mountain Drive, Waynesboro, PA 17268-9342
cr +US Bank National Association, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, Pa 18976-3400
cr +Wilmington Savings Fund Society, FSB, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, PA 18976-3400
4643246 Bank of America, N.A., P.O. Box 940186, Simi Valley, CA 93094-0186
4621060 #+CNH Industrial Capital America LLC, PO BOX 3600, Lancaster, PA 17604-3600
4616781 +Cnh Industrial Capital, 233 Lake Ave, Racine, WI 53403-1015
4699692 Federal National Mortgage Association, (Fannie Mae), creditor c/o Seterus, Inc.,
PO Box 1047, Hartford, CT 06143-1047
4628640 +Ocwen Loan Servicing, 12650 Ingenuity Dr, Orlando, FL 32826-2703
4616782 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
4693865 +Selene Finance servicer for Wilmington, Savings Fund Society, FSB, doing busi,
Selene Finance, 9990 Richmond Avenue, Suite 400S, Houston, TX 77042-8500
4693866 +Selene Finance servicer for Wilmington, Savings Fund Society, FSB, doing busi,
Selene Finance, 9990 Richmond Avenue, Suite 400S, Houston, TX 77042,
Selene Finance servicer for Wilmington 77042-8500
4616785 +Seterus, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352
4673038 Seterus, Inc. as the authorized subservicer for Fe, P.O. Box 2206,
Grand Rapids, MI 49501-2206
4616786 +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops of Valley Square,
Warrington, PA 18976-3400
4797334 US Bank National Association, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,
P.O. BOX 24605, West Palm Beach, FL 33416-4605
4700031 +WILMINGTON SAVINGS FUND SOCIETY ET.AL., SELENE FINANCE, 9990 RICHMOND AVENUE, SUITE 400S,
HOUSTON, TX 77042-8500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4616780 EDI: BANKAMER.COM Nov 17 2018 00:19:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
4628635 EDI: BANKAMER.COM Nov 17 2018 00:19:00 Bank Of America, Po Box 982235,
El Paso, TX 79998
4628633 +EDI: BANKAMER.COM Nov 17 2018 00:19:00 Bank Of America, 1800 Tapo Canyon Rd,
Simi Valley, CA 93063-6712
4628634 +EDI: BANKAMER.COM Nov 17 2018 00:19:00 Bank Of America, 9000 Southside Blvd Bldg,
Jacksonville, FL 32256-6705
4616779 +EDI: BANKAMER.COM Nov 17 2018 00:19:00 Bk Of Amer, 9000 Southside Blvd Bldg,
Jacksonville, FL 32256-6705
4616778 +EDI: BANKAMER.COM Nov 17 2018 00:19:00 Bk Of Amer, 1800 Tapo Canyon Rd,
Simi Valley, CA 93063-6712
4628639 EDI: IRS.COM Nov 17 2018 00:19:00 Internal Revenue Service, P.O. Box 21125,
Philadelphia, PA 19114
4628641 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 16 2018 19:31:04 PA Department of Revenue,
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
4632104 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 16 2018 19:31:04
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946
4616783 +E-mail/Text: nod.referrals@fedphe.com Nov 16 2018 19:30:33 Phelan Hallinan & Schmieg, LLP,
1617 John F. Kennedy Boulevard, Suite 1400, Philadelphia, PA 19103-1814
4616784 +EDI: SEARS.COM Nov 17 2018 00:19:00 Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4628636* +Cnh Industrial Capital, 233 Lake Ave, Racine, WI 53403-1015
4628638* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
4628637* +Internal Revenue Service, William S. Moorehead Federal Buildi, 1000 Liberty Avenue Room 727,
Pittsburgh, PA 15222-4107
4628642* +Phelan Hallinan & Schmieg, LLP, 1617 John F. Kennedy Boulevard, Suite 1400,
Philadelphia, PA 19103-1814
4628643* +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
4628644* +Seterus, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352
4628645* +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops of Valley Square,
Warrington, PA 18976-3400

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Andrew Goldberg on behalf of Creditor Federal National Mortgage Association
Bkmail@rosicki.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc. as the authorized servicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc
heather@mvrlaw.com, Michelle@mvrlaw.com
Jacqueline F McNally on behalf of Creditor US Bank National Association
jmcnally@sterneisenberg.com,
seisenberg@sterneisenberg.com;dbogucki@sterneisenberg.com;ddelveccchio@sterneisenberg.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Jeniece Davis on behalf of Creditor Seterus, Inc. as the authorized servicer for Federal
National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc jeniece@mvrlaw.com,
bonnie@mvrlaw.com
Jerome B Blank on behalf of Creditor Wilmington Savings Fund Society, et. al. pamb@fedphe.com
Jerome B Blank on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP pamb@fedphe.com
Jerome B Blank on behalf of Creditor U.S. Bank National Association, As Trustee et. al.
pamb@fedphe.com
Jonathan Wilkes Chatham on behalf of Creditor PA Dept of Revenue
RA-occbankruptcy7@state.pa.us, RA-occbankruptcy6@state.pa.us
Joseph Angelo Dessoye on behalf of Creditor U.S. Bank National Association, As Trustee et.
al. pamb@fedphe.com
Leslie J Rase on behalf of Creditor US Bank National Association pabk@logs.com,
lerase@logs.com
Lisa Beth Singer on behalf of Creditor Federal National Mortgage Association
bkmail@rosicki.com
Nicholas J. Lamberti on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,
RA-occbankruptcy6@state.pa.us
Paul W McElrath, Jr. on behalf of Debtor 1 Joseph C. Hawkins ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul William Cressman on behalf of Creditor Selene Finance servicer for Wilmington Savings
Fund Society, FSB, doing business as Christiana Trust, not in it's individual capacity, but
solely as Trustee for BCAT 2015-13BTT pamb@fedphe.com
Thomas Song on behalf of Creditor U.S. Bank National Association, As Trustee et. al.
pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor Wilmington Savings Fund Society, FSB
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
William Edward Miller on behalf of Creditor US Bank National Association
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
William Edward Miller on behalf of Creditor Wilmington Savings Fund Society, et. al.
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 21

Information to identify the case:

Debtor 1 **Joseph C. Hawkins**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:15-bk-00964-HWV**

Social Security number or ITIN **xxx-xx-4889**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

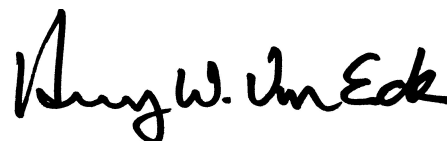
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph C. Hawkins

November 16, 2018

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.